

ABSTRACT OF THE DISCLOSURE**APPARATUS, METHODS AND COMPUTER PROGRAMS FOR DETERMINING
ESTIMATED IMPACT OF PROPOSED LEGISLATION**

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Apparatus, methods and computer programs by which the impact on a user of a proposed change in legislation may be determined are provided. The apparatus and methods calculate a change in a user's state based on legislation data downloaded from a policy maker system. Based on the user's change in state, an electronic mail message may be generated and sent to appropriate parties in order to voice the user's support or non-support of the proposed legislation as well as provide the appropriate parties with information about how the proposed legislation will affect the user. For example, a user's estimated tax liability under proposed changes to a tax code can be calculated and compared to previous year's tax liability. Based on the comparison, an estimated change in tax liability may be determined so that the user may be informed of how the proposed tax legislation will affect him/her. An electronic mail message may then be generated and sent to proponents of the proposed tax legislation, the user's elected representatives, and appropriate regulatory agencies in order to voice the user's support or non-support of the proposed tax legislation.